

THE LEISURE HOUR

A FAMILY JOURNAL OF INSTRUCTION AND RECREATION.

"BEHOLD IN THESE WHAT LEISURE HOURS DEMAND,—AMUSEMENT AND TRUE KNOWLEDGE HAND IN HAND."—*Couper.*



PASSING AWAY!

THE FERROL FAMILY;
OR, "KEEPING UP APPEARANCES."
BY THE AUTHOR OF "GOLDEN HILLS."
CHAPTER XXV.—AND LAST.

THE usual stages of insolvency were gone through in Doctor Ferrol's case; in due course he applied for relief under the Act, and was discharged. A humbled and a broken man, he walked from the

court with his one firm friend, Richard Wardour, who had held close to him through all these troubles. When his hosts of summer friends deserted the insolvent, and there was a great clamour about his fallen name, as the common prey of the vultures who batten upon ruined fortunes and fame, then this truthful and noble heart changed not a jot of his conduct, unless it were that he became more cordial and helpful than ever.

His other brother-in-law, Mr. Ferrol the banker, meanwhile had not testified the least interest in him or his concerns. Indeed, people whispered that that gentleman's own hands were quite full enough at present, owing to the terrible damage inflicted by Swyndle's bankruptcy; and yet, a brilliant series of entertainments were being given in his Belgravian mansion to the *élite* of the London world. People had their ready whisper about this costly display likewise; though they saw not the many restless hours passed in his library night after night, (when poor labouring men were in deep sweet sleep,) brooding over papers and piles of office books, till his very brain became on fire, and his body began to waste under the harassing influence. Mildred was sufficiently miserable: she stood as on a crater cone, not knowing where the gulf would burst, and the fiery eruption heave ruin upon them. To do her justice, her apprehensions were not solely selfish; but her husband was of a nature that repelled sympathy. She dared not even seem to suspect that he needed it; the furrowed face, the haggard eye, must pass unnoticed by her, lest she should incur a violent outbreak of wrath; and his perilous comforter, the purple wine, alone had power to soothe his tumultuous thoughts, or momentarily excite his jaded spirits.

Agatha lay this evening in the little red parlour, watching, waiting for, her recovered husband. She had never been able to visit him in prison; the shock received on that last morning in their own home had been too much for her strength. Great weakness had seized her in nerve and limb. Sir Lancett Pyke had spoken more unfavourably of her case to Agnes than the poor patient herself knew; for she still clung to a dream of living with Hugh in some simple country retirement, where the errors of the past might be perhaps retrieved, and a tranquil lapse of days environ their twin existence—sufficient to each other. Had he a baseless dream of something similar, as he drew nigh, through the wilderness of streets, to the loving heart which he knew was expecting him anxiously? If so, his vision was dispersed after he had looked at her, worn and wan, but with the flush of delight upon her thin cheek, and oh, such a straining power in her feeble arms! Down on his knees by the couch, clasping that almost transparent hand, he hid his face from the too earnest gaze of her unnaturally bright and eager eyes, lest she should read his sudden hopelessness. Agnes, tears in her kind face, went away, to the little passage, where Mr. Wardour was much longer in disposing of his hat and overcoat than was usual or necessary; and together this husband and wife, whose happiness had nothing to forget or forgive, resorted to the child's nursery, where Master Edmund sate at his little table, vouchsafing graciously to eat his supper.

The cordial of this joy revived the invalid for a little time. But soon, as by a presageful instinct, she ceased to talk of what they should do when she was strong again: from before her eyes, like the fairness of snow, melted the promise of earthly future. One day when her favourite sister Annette had been sitting with her alone, the girl returned from the interview with tearful and sorrow-stricken face.

Not till her decline had visibly deepened, did she speak to Hugh about its termination. One evening on coming home from his hospital duties, (the interest of his connection, Sir Lancett, had kept the place open for him,) he found that she had been too weak to rise all day. He hurried to her bedside, and was relieved to find that so great change had taken place.

"You frightened me, dear Agatha," he said, half involuntarily.

She smiled, smoothing his hand with her warm weak fingers. "It is not very far off, I think;" and wistfully she sought his averted look. "Dear husband, we have been silent about it too long."

He gazed at her now.

"What would you say? what would you have me say? Only that this world will be an utter desert without you——" He suddenly broke short, as if something choked his utterance.

Then she spoke to him her new thoughts, of living for duty towards men and God; her new hopes of the heaven through Jesus Christ our Lord. But he interrupted her with vehement self-accusation: he had been the blight on her life; his ambition and foolish pretension had laid upon her endless anxieties and cares, which were severer than her delicate frame could bear. She listened quietly; only with the measureless pity in her countenance which is often testified by the dying towards the turmoil of the living. What truth was in his words she did not deny. "But I would rather have had all the care," she said, "than the happiest life without you."

He was rarely absent from her thenceforth, except when compelled to be absent by his duties at the hospital. As gently as the light departs from a long flickering lamp, her life went out.

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Two years have elapsed since she died. Dr. Ferrol lives near the Wardours—the sadness of that loss over him still. But he has since put his feet on the lower rungs of the ladder, and is slowly climbing to repute in his profession, by the true and successful path of labour and study. He is beginning to be recognised as a clever thinker and accurate observer: his papers are much valued in the medical journals; hence proceeds increasing private practice, with its fruit of increasing income. So much does he detest the idea of pretentious living or ostentatious appearances, that his friends find fault with the simplicity of his household; they remonstrate concerning the expediency of a better residence, handsomer furniture, etc.: he smiles and is steadfast.

For some of his superfluous gains he has used, in annual gifts to a certain widow lady, who, as the phrase runs, has seen better days. She resides, with five daughters, in a genteel suburb, where the houses are very small, but elegant—so small, that how three of the five young ladies are disposed of at night is a problem to their most intimate acquaintances. The widow has no carriage now, consequently can hardly be persuaded to go out, but comports herself towards visitors with a *mien* befitting Mrs. Carnaby Pyke's distinguished antecedents. While Mr. Pyke lived, she was in very

different circumstances; that everybody knows, and is ready to echo, "What a reverse of fortune!" though, in reality, that fickle dame and her wheel had little to do with the reverse: it was the necessary sequence of the Pyke system of over-living.

The sixth daughter, Annette, finding an existence of idle penury insupportable, broached the scheme of making her accomplishments available to earn a living for herself. The proposition raised a storm. Mrs. Carnaby wept at the degeneracy of her child, thus to desert the principles in which she had been brought up; spoke of the "appearance" of such an action, as proclaiming openly the poverty which it was the dearest wish of her heart to hide. Annette was sensible enough not to press the matter at that time: she went on privately with her studies, qualifying herself as best she could to become a school-teacher; and at last, in a great domestic strait, she obtained permission. Though her employment was arduous, she was happier (and how much more to be honoured) than the idle and discontented girls at home, whose weary aimless days dragged slowly past, amid regrets and jarrings, every year diminishing the one chance for which they vaguely hoped—that of marriage. Well did Dr. Johnson write, that "concealed poverty is the corrosive which destroys the peace of numberless families."

A proximate cause of poor Mr. Pyke's death-illness had been the failure of Ferrol's bank for an immense sum. Mr. Euston Ferrol's disappearance was coeval with cessation of payment; and by no vigilance of detective could he be spied throughout Europe. Then was the gigantic fraud laid bare; the systematic peculations of years revealed; the Belgravian mansion and its contents taken in execution; Ackworth taken in execution; a rigid search instituted through the continents of the globe, wherever a British policeman could penetrate, for the chief partner of the house. His wife was homeless, and, until some arrangements could be made, she was penniless, unless for her trinkets. The worth of the world's friendship was tested, and found wanting; there was hardly even a profession of sympathy for her sorest of trials. With difficulty Agnes persuaded her to come to them on a short visit. Some of her friends recommended her as English teacher in a continental school; and there the proud Mildred hid herself, while Euston Ferrol has been fulfilling his term of penal servitude.

Among those ruined by his fall, was the juvenile lady, his aunt. Poor Miss Dora Ferrol had been induced by her plausible nephew to remove a large sum from the funds to the safe keeping of his bank, under a guarantee of increased interest. She rejoiced in the augmented income but a little time, when the crash came, and she lost all. Such was her despair, that even the youthful complexion and charming curls were forgotten; Rosa Glanvil never knew how unreal was the woman with whom she dwelt, until this catastrophe. The same almshouse for distressed gentlewomen which shelters Mrs. Glanvil, gave asylum to Miss Dora; who for a time was too dispirited to dispute the former lady's pre-eminence. But she has since recovered; and though cosmetics

are no longer within her reach, and she has been compelled to own to ten years' additional age, she yet has contested Mrs. Glanvil so well, that the old ladies have divided on the subject, several paying the spinster fealty instead of the matron. This dignified squabble is a chief interest in life to them; and if my Lady Glenmoriston pays a whit more attention to one than to the other, during her visits at the Park, an amount of exultation and jealousy is elicited on either side, sufficient to stock rival courtiers.

Letters from India make Agnes Wardour happy about her brother Horace. He has kept the resolutions with which he parted from English soil, and abstained from debt by laying down needless luxuries. Many there were to jeer at his parsimony and puritanism, as they called it, but his lesson had been too sharply imprinted to need re-learning. He now sees that the delusion of "Keeping up Appearances" is one of the saddest and most seducing snares on the high road to ruin; that its falsity is directly opposed to the spirit of manliness which should characterize the true gentleman—the honest and brave soldier. A respect unknown while he was merely a good fellow and boon companion, attends the young lieutenant in consequence; he acts up to his principles, he is no time-server, but thorough and true in his conduct, studying his profession well, though he is aware he has no genius, nor will ever be a Duke of Wellington.

And dear Agnes and her husband continue to live their old truthful life, void of pretences, full of earnest well-doing: training their son Edmund, and his baby brother, by and by, in the same righteous course. One of the law-suits about the late squire's wrecked property has turned out in Mr. Wardour's favour, the other is yet pending. His wife does not at all repine at residence in London now: looking forward to her boys' education in years to come, it seems a fortunate circumstance. They have not many brilliant acquaintances, and are wholly out of the great upper world of fashionable society: are they the less happy for that? Answer, ye who have been among the stars, and found the atmosphere cold: few of us but would prefer the ruddy fireside glow to such chilly splendours.

But of all fireside bliss, they have an abundant share. Agar's desire, "neither poverty nor riches," has befallen them. With other management, their means might feel narrow; but where there is no outside gilding required, the gold can be spent on satisfactions more personal and durable, or laid up for the young ones; or a portion allotted to help in pious works. They are not uneasy about the future, as it is not unprovided for, humanly speaking; neither has the present unseemly straits, or wretched subterfuges, as income is always wider than expenditure. In their domestic arrangements and social relations, as well as in matters of higher moment, they ever seek to do what is right in the sight of God, whatever may be the usages and opinions of the world. Hence their tranquil and enjoying hearts; and all, Mr. Wardour says, is traceable to their early relinquishment of that disastrous principle,

"KEEPING UP APPEARANCES."

PAPERS ON LIFE ASSURANCE.

NO. II.—VARIED APPLICATIONS OF THE PRINCIPLE TO
THE EXIGENCIES OF DAILY LIFE.

LIFE assurance, in its original and primary significance, is a simple commercial contract, to which there are two parties. The office, or insurer, in consideration of a stipulated sum, called a "premium," paid annually, biennially, or quarterly, contracts to pay to the heirs, assigns, or representatives of the insurant, a given sum, which, with the conditions of payment, is named in the contract or "policy." For example, a young man, aged twenty-five and in good health, may by the annual payment of 45s. secure for his wife and family, or for any other person to whom he may bequeath it, the sum of £100, on satisfactory proof of his death, whenever it may occur, even though he should only have paid a single premium. If, however, he omit to pay his premium at the specified period, the policy becomes null and void, and all that he has paid is forfeited to the company. In some cases, however, the policy may be renewed on the payment of certain fines, provided the insurant is still in good health; and there are companies which will pay back a portion of the premiums, on due notice being given, to such persons as may be unable or unwilling to keep up their payments. The policy is also forfeited if the insurant shall have falsely, or fraudulently answered, or knowingly, wilfully, and fraudulently evaded the questions put on insuring, as to his health or habits; or if he shall die by his own hand, or at the hand of public justice.

This is the first and simplest application of the principle; but there are various other methods in which life assurance may be applied, and these we shall now very briefly indicate.

The foregoing are called "whole life policies," as the insurant contracts to pay his premiums so long as he shall live, and it is only on that condition that the office agrees to pay the specified amount at his death. But there are also what are called "term policies," by which it is meant that the premiums are payable only during a term or series of years beforehand agreed upon. For instance, a member of the civil service loses two-thirds of his salary on attaining the age of sixty. By the payment of a proportionate premium up to sixty, or for some other term agreed on, he can secure the continuance of his full salary after sixty, so long as he shall live, the insurance office making up the sum deducted by the department on his reaching the age alluded to. Say the salary of John Brown is £300; on arriving at his sixtieth year he is superannuated, and gets only £100. He does not like the prospect of such a diminution of his official income, at an age when he will probably be so little able to supplement the deficiency by any other efforts. He goes to the insurance office, therefore, and they offer to insure an annuity of £200 from his sixtieth year to his death. Or, if he prefer it, he may insure £100, or any other sum, to be paid at death, in the usual way, or to be paid either at death or on reaching the age of sixty, whichever event may first occur. Perhaps he would prefer the "money down" on reaching that age; and if so, he can secure whatever

sum he may require, so far as he is able to pay the premiums for it.

There are two scales of premiums—the "participating" and the "non-participating." On the non-participating scale the insurant pays the lowest sum for which the office can guarantee the sum assured, and at death that sum is paid; but on the participating scale, he pays a proportionate trifle more, which entitles him to participate in the profits made by the company, and these in some cases double the sum insured; or if applied, as they may be, to the reduction of annual premium, bring it down to a very trifling sum in the course of time.

Next, there are JOINT INSURANCES. Suppose your wife, or brother, or some one else, has an income in which you are interested, and which ceases at their death: you can insure a sum which, when capitalized, will secure you a continuance of that income, or your share of it, in perpetuity, for yourself, your heirs or assigns; or you can insure an annuity equal to your present interest in the income referred to, which will be paid to you so long as you shall live. You can bring your wife, or son, or both into this arrangement, so that the annuity in question shall be paid to you, at your death to your wife, and at her death to your son or daughter. Indeed, these applications of the principle admit of indefinite development; but, for want of space, we can only indicate and suggest, and not detail. We can only say that the amount of premium required for these great advantages is so small as to surprise the uninitiated.

PARTNERSHIP ASSURANCES are often great blessings. A man has a partner in a business which is flourishing, and that partner dies. Great confusion and loss often result to the survivor, as, for want of the requisite capital to carry on the business alone, a person is introduced, perhaps, who proves unsuitable or disagreeable. By means of assurance, any one may secure a sum at the death of his partner, sufficient to pay off his stake in the concern. Two partners also sometimes agree, and pay the premiums out of their common funds, so that the whole of the business belongs to the survivor. Three or more partners may assure, so that, in case of death, the shares of the co-partners may be divided equally, or in proportional rates, amongst the survivors.

Although many affect to despise another kind of business, and look down upon it as a somewhat illegitimate application of life assurance principles, yet there are numerous offices which effect loans in connection with life insurance, and some of them, in fact, make this a "leading feature." It is not for us to deal with the general question of loans, further than to say that, while reckless and unnecessary borrowing is an undoubted evil, there are, at the same time, many circumstances under which a temporary loan is of the greatest value, and the contracting of it is in all respects justifiable. A person borrows of an office and deposits security, real or personal, and effects an insurance in the amount of the sum so borrowed, and the first annual premium thereon. He pays interest on the sum borrowed, and contracts to keep up his policy by the payment of the premiums, and deposits the policy with the office as collateral security.

If a policy has been in force several years, the office, a banker, or many a capitalist, will frequently lend money upon it, the amount being regulated by what the office would give for the policy, (technically known as its "surrender value,") the health of the insurant, and various other circumstances. For instance, a person wishing to enter upon a business or profession, or to give his son a start in life, or to give a marriage portion to his daughter, may not have the needful sum in cash, but he may have friends to guarantee the payment of the premiums, though they are unable or indisposed to lend the amount themselves; and thus, with a policy as collateral security, and easy terms as to repayment of the principal and interest, the amount is secured; and when the loan is paid off, the policy may either be dropped, or kept up for his family, or for a future loan, as the interests of the insurant may suggest.

ANNUITIES, of various kinds, form one of the most valuable applications of the principles of life assurance. We shall indicate some of the leading varieties. First, we have "immediate annuities," by which we mean the annual amount allowed either in perpetuity or during a certain life or lives, for a given sum paid down. Take an old bachelor, for instance, a spinster, a widower, or widow, with "neither chick nor child," as the phrase goes, but with capital at command, the result of accumulated savings, of a legacy, or of a gift, or acquired in some other manner. The bachelor has no one to care for, and wishes, as he cannot take his money with him, to get the full value of it while he lives. He pays the whole, or such portion of it as he thinks proper, into an assurance company, and in return the company pays him an equivalent yearly allowance, or "annuity," so long as he shall live.

"Deferred annuities" are sums payable annually to A. on his reaching a given age, or to B. on B.'s reaching a given age, or to B. at A.'s death, or to A. at B.'s death. The money may be paid down in one sum, or the payment may be spread over a given series of years. Thus, by one payment, or a series of payments, a man may secure a fixed income for himself, or for his wife, or for his child, or for any other party, at his death, or at some other period beforehand agreed upon.

"Endowment assurances" afford the means of securing a sum to set a son up in business on his attaining the age of twenty-one, or to give a marriage portion to a daughter.

Again, if charitably disposed, you may secure, by a small annual premium paid so long as you shall live, £100, or any other sum, for any charity you may name in your will. Suppose a school, for instance, depends largely on what you give and gather for its maintenance. You die, and difficulties cripple its operations. By a policy of assurance on your life, you secure a sum at death, which, when capitalized, will be to that school an equivalent for your donations and collections. In the same way, a legacy may be left to a faithful friend or servant, relative or dependant. A clergyman may secure a sum down for his widow, when by his death the income from his living reverts to his successor; or he may secure to his widow a continuance of that income so long as she shall live.

You may obtain a guarantee for your fidelity, on accepting a situation of trust. You may guarantee the regular receipt of your rents. You may insure your plate-glass windows against breakages, your cattle against disease, your crops against hail, and your stacks, houses, furniture, and effects against damage or destruction by fire. For a very small premium you may secure a handsome sum on death from accidental causes of any kind, and compensation in case of sickness, or injury, not fatal, arising from accident. For a trifle you can insure your life during a voyage by sea; and you may also insure your baggage and effects against either loss or damage. Most men know, though miserably few take advantage of it, that for one penny by the third class you can secure £200 if killed on a railway, however long the journey, with compensation in proportion for non-fatal injuries; that for twopence, by the second class, you can in the same way secure £500 in the event of death, and proportionate compensation for non-fatal injuries; and that for threepence by the first class you can secure £1000 at death; and here, again, you have proportionate compensation in case of non-fatal injuries. Will it be believed that, for a guinea a year, you may travel day and night in any class, and secure £1000 at death, or proportionate compensation in case of non-fatal injuries? If men would only obey the dictates of common prudence—if that somewhat scarce commodity, "common sense," were allowed a little more influence in such matters—if men would only look at the pence on the one hand and the risk on the other—none would travel uninsured, and the offices doing this class of business would be the most flourishing of our insurance institutions. But most men take the risk themselves, rather than pay the paltry pence by way of premium, to place the risk upon the office. When an accident occurs, their regrets are poignant, perhaps, but unavailing.

By means of policies, incumbrances may be removed from estates, copyholds may be converted into freeholds, chapels and churches and other institutions may be freed from debt; and all this may be done with surprising facility, and on terms the moderation of which needs but to be known to be appreciated by all practical business men.

But space warns us to draw to a close, though the subject is inexhaustible, and we have but faintly indicated the almost endless ramifications of the eminently useful operations of these excellent institutions. The "very latest" development is one under the auspices of Dr. Farr, of the General Register Office—a scheme which invests four-fifths of the premiums received in consols, reserving one-fifth for expenses—invests one half of the capital in the same securities, as a guarantee fund—allows policies to cease at any time, and returns nearly one half of the premiums paid to the policy-holder—gives policies which are regular negotiable securities, and, in a number of other ways, affords the public great and valuable facilities for combining a system of banking, life insurance, and fund-holding, at one and the same time. Only one of these can here be noticed, viz. that under this plan the policy-holder can never be a *total* loser, seeing that if he die, they pay the sum assured; and if the policy shall lapse from

unwillingness or inability to keep it up, he is entitled to the "sum in deposit," nearly half of all the premiums he has paid. One of these sums, therefore, the policy-holder *must* have, under any possible contingency.

We have now given a rapid and perhaps imperfect sketch of the various applications of life assurance principles to the wants of daily life: those who may wish to go further into the matter can gain all the information they desire, by consulting some of the active and intelligent "agents," who are scattered throughout the length and breadth of the land.

OLD WESTMINSTER BRIDGE.

Our old friend is rapidly disappearing before our very eyes—insensibly dissolving, as it were, in the insidious embraces of its *parvenu* successor. Though, no doubt, the change will be for the better in a utilitarian point of view, still, as one of the most familiar architectural features of London, we cannot part with our Westminster Bridge without a feeling of regret. It may have been antiquated, and perhaps in some degree unsightly; but, as an honoured metropolitan association, we could as soon have dispensed with Temple Bar. Before taking final leave, however, of our old acquaintance, a few words may not be inappropriate or uninteresting on the subject of its origin and history.

Previous to the erection of the bridge at Westminster, the lieges were carried across the river at this point by the horse ferry belonging to the Archbishops of Canterbury, which had existed for centuries, and which was farmed out to the ferrymen at the rental of twenty shillings per annum. As early as the latter days of Queen Elizabeth, the idea of a bridge at Westminster had been laid before parliament, and it was periodically resuscitated during the reigns of James I and the two Charleses—always to be met, however, with the most violent opposition. In one of the latest of these abortive attempts, the petition to the House was met by numerous counter petitions from the shocked and affrighted Londoners. The trade and welfare of their city would be destroyed, they said, if the proposed bridge was built; indeed, an important section of the citizens looked upon the undertaking as nothing less than presumptuous and irreligious. The watermen combined together to protect their common interests; they agitated, they speechified publicly, and organized processions against the intended bridge; they complained that all the ferries would be spoiled between the Temple and Vauxhall. It became the fashion to sympathize greatly with them. But this "poor man's plea," as it was called, was set aside by arrangements for compensation. The Borough of Southwark was very loud in its opposition, as were the "West Country Bargemen," an association of some importance in those days, as they were then the principal carriers on the great "silent highway."

A singular and somewhat suspicious unanimity existed in the tenor of the several petitions sent in against the unfortunate bridge. They mostly

set forth that "it would be a lasting prejudice to the navigation of the river Thames, so as to render it dangerous, if not impracticable." The memorial of the "West Country Bargemen," however, added: "It will endanger the lives of the petitioners, and cause the loss of goods and merchandise by them carried."

So bitter was the feeling against the bridge, that the authorities feared that foul play, if not violence, might be resorted to for its destruction, notwithstanding the promised compensation; hence, a clause was inserted in the Act relating to the bridge, which adjudged the punishment of death for all persons found guilty of wilfully damaging or otherwise injuring it. After counsel had been heard on both sides, to the utter weariness of the House, the Act for the immediate erection of the bridge passed, on the 31st of March, 1736, by a majority of 117 votes to 12. During this tedious debate, the forensic ardour of the lawyers in Westminster Hall was cooled by the water, which flowed nearly up to their ankles, owing to a sudden rise of the river, and there were not wanting persons at the time who ascribed this accident to a direct judgment of Providence.

The funds necessary for the building of the bridge were realized by that favourite but equivocal expedient of the last century—a lottery. The Act authorized the raising the sum of £625,000, from which, the prizes having been deducted, £100,000 was to be devoted to the expenses of the bridge. The following year a new Act was passed, continuing and enlarging the lottery, as only £43,000 had been derived from this hopeful scheme during the allotted period. The sum was then raised from £625,000 to £700,000; the tickets were sold at £10 each, a reduction being allowed in cases where purchasers bought more than two or three. The bridge plan made a great sensation at the time; the project was considered as something wonderful; but it must be remembered that no work of a like magnitude had been executed in England since the erection of London Bridge, nearly six centuries before.

The architect was a worthy and talented foreigner, a Swiss, brought over to this country, it is said, by the Earl of Pembroke, the head, or chairman, of the persecuted "Bridge Commissioners." He became naturalized in England, but ultimately settled in France, where he died in 1762. Nothing further is known of him positively; and it is singular that neither Horace Walpole nor Mr. Allan Cunningham mention him in their several notices of eminent architects. Labeyle had certainly a formidable task before him, while the general antagonism with which the project was regarded must have been actually terrifying to a foreigner. He found our noble river three hundred feet wider at Westminster than at London Bridge, the line across the water running almost due east and west. However, notwithstanding numberless difficulties, the first stone of the first pier was formally laid on the 1st of January, 1739, by the Earl of Pembroke, in the midst of general predictions of failure. The architect was fiercely assailed by the scientific, upon his new system of bridge-building, which, being

hitherto unknown in England, was pronounced impracticable and absurd. We should observe that, from the coins and other ancient *débris* discovered at this period, pending the preliminary operations, it was generally believed that a Roman ferry had existed where the bridge now stands. It appears that, up to this time, nothing more important than a solid wooden structure had been intended, the design of which, by a Mr. King, may still be seen in the pages of the "Gentleman's Magazine" for 1750. The great frost, however, of 1739, which commenced on Christmas Day and continued without intermission for several weeks, gave the commissioners time to reflect. They consequently reconsidered their decision, and a stone bridge was ultimately determined upon. This extraordinary frost is perhaps one of the most remarkable, for the period of its duration, to which this country was ever subjected. Poor persons were actually frozen to death, when under shelter as well as in the open air; in Ireland, the peasantry crossed Lough Neagh on foot, though twenty miles in breadth; bread, meat, and other provisions had to be thawed before they could be used; the trunks of trees were split all over the country, and water and other liquids were actually frozen while being poured from one vessel to another.

Still, this fearful frost was productive of good in the case of the bridge; for when it departed, in February, 1740, Labelye obtained the official sanction for his imposing stone bridge, of fifteen arches and abutments, the former increasing from a span of fifty-two feet (excluding the small abutment arches) on each side, to one of seventy-six for the centre arch and the piers, and the piers increasing from twelve feet broad to seventeen. The entire length of the bridge in the plan was to be 1220 feet, and its breadth forty. The bridge was all but completed in 1747, and preparations were actually in progress for its public opening, when suddenly the "fifteen-feet pier" began to sink, and it became necessary in consequence to take down one of the arches. The cause of this accident, which delayed the bridge for three years, was not fully ascertained till 1841, during the repairs of the foundations, which had been gradually undermined by the flow of the river. Since the removal of Old London Bridge, the sinking of this pier, in 1747, was then discovered to have originated from an injury to one of the *caissons* employed by Labelye.

To make up for this partial failure, it should be borne in mind that the entire works were not in the least affected by the repeated shocks of earthquake, which alarmed London, and did considerable damage in the months of February and March, 1749. From parapet to pier, the noble old bridge stood intact and unshaken, to the grievous disappointment, it seems, of its numerous ill-wishers.

The bridge was finished early in 1750, nor did the building operations impede the navigation of the river for a single day, and the excitement on the occasion, among the foes and partisans of the undertaking, is recorded as having been unprecedented. A public day of rejoicing was named by the commission, and by some strange misappre-

hension it fell upon a Sunday. It was therefore determined to commence the inauguration ceremonies at twelve o'clock on Saturday night, and to hurry everything over as quickly as possible, to avoid scandal. Accordingly, on the 17th of November, 1750, or rather on the 18th, after midnight, a torch-light procession was formed by the gentlemen of Westminster, headed by M. Labelye and his principal assistants; guns boomed, drums and trumpets sounded, and this unusual spectacle went off, of course, before an enormous concourse of spectators.

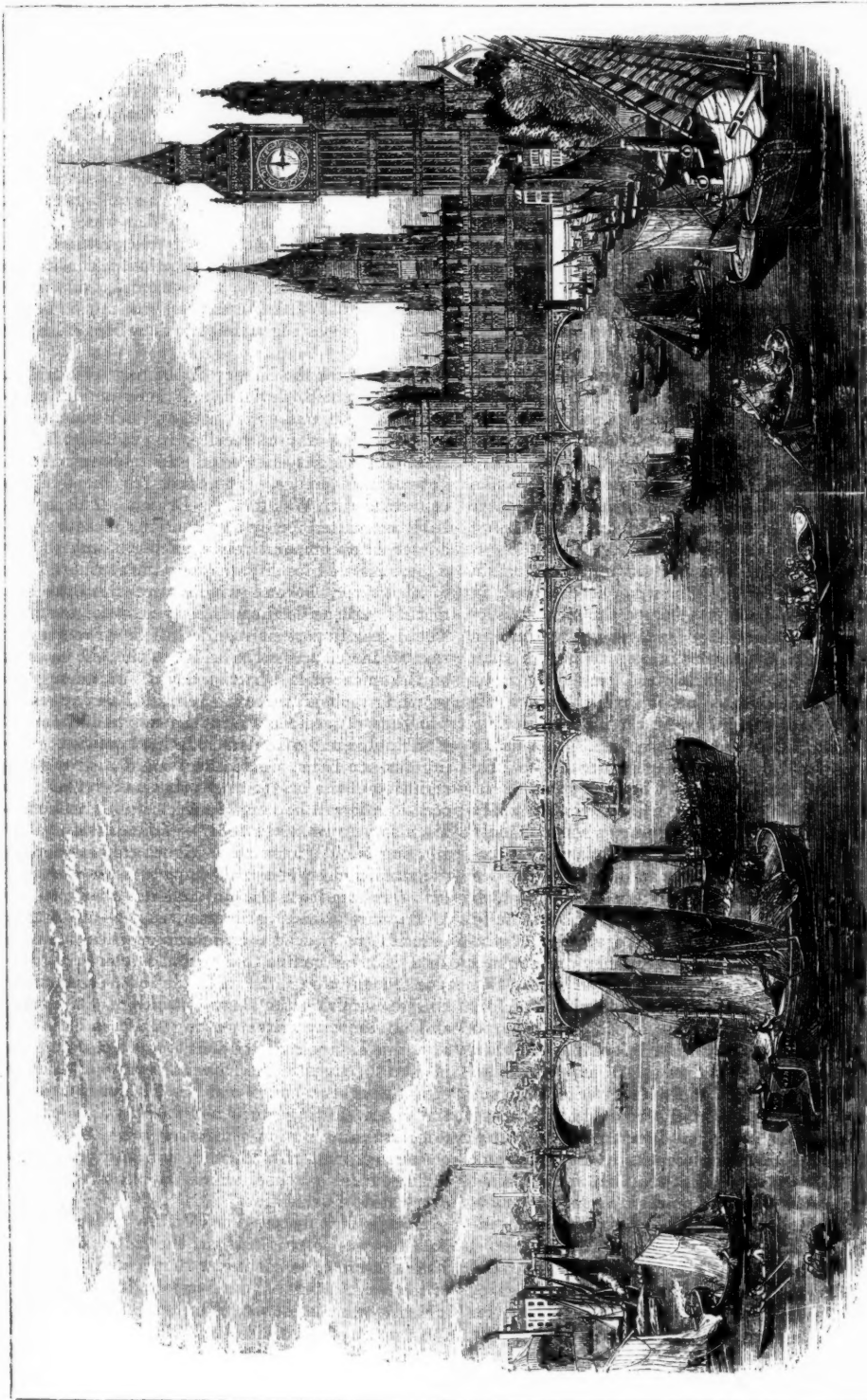
The next day, the bridge, which was then for the first time opened to the public, resembled a fair. The total cost of the erection, according to Maitland, was £389,500, the proceeds of twelve lotteries; but Labelye himself, a much better authority, states the amount to have been £218,000 only.

So much for the history of the poor old bridge. It was imagined, devised, and built amidst antagonism, strife, and opposition, and our old friend, now past his day of service, is gradually fading from public sight—neglected and unobserved amid general indifference. There are few memorabilia connected with Westminster Bridge. This is probably accounted for by its situation; moreover, till a later date, comparatively speaking, Lambeth was a mere isolated locality, fringing the southern bank of the river, beyond which were marshes and market gardens leading directly into the country. The latest important manifestation we remember was the march across the bridge of the Life Guards, on the memorable Chartist day of '48, among the scowling mob, after having remained all day ready, "in case of accidents," in the neighbourhood of Kennington and other transpontine localities. Going further back, we recollect Lord Jeffrey's description of the bridge at sunrise, on a remarkable occasion; it will be found in a letter to Mr. Thomas Thomson, April 20th, 1831.* His lordship, after alluding to the plots and intrigues connected with the sudden close of the attempt to work the pure ore of reform from the foul and defective crucible of an unreformed parliament, says:—"It was a beautiful, rosy, dead calm morning, when we broke up a little before five to-day, and I took three pensive turns along the solitude of Westminster Bridge, admiring the sharp outlines of St. Paul's, and all the city spires soaring up in a cloudless sky, the orange-red light that was beginning to play on the trees of the Abbey and the old windows of the Speaker's house, and the flat green mist of the river, floating upon a few lazy hulks on the tide, and moaning low under the arches. It was a curious contrast with the long imprisonment in the stifling, roaring house, amidst dying candles and every sort of exhalation."

In his next letter, Lord Jeffrey adds:—"Parliament was prorogued on the 22nd of April, after a scene of bellowing, roaring, and gnashing of teeth on the part of the adversary, in both houses, which it was almost pitiful to look at; . . . and the next day it was dissolved."

We can well imagine the solemn, noble thoughts

* Lord Jeffrey's Life, by Lord Cockburn. A. Black, Edinburgh.



NEW WESTMINSTER BRIDGE, AND THE HOUSES OF PARLIAMENT.

that passed through the mind of Francis Jeffrey, during that solitary morning walk.

It is said that the unfortunate Savage often found a refuge, during the summer nights, in the covered stone recesses that stood so lately, at intervals, on the old bridge, inviting the weary wayfarer to pause and rest. It has also been affirmed that Johnson and Goldsmith had recourse to the same apology for shelter, during their periods of homeless vicissitude and affliction. Those stone recesses, now no more, pulled down and consigned to the limbo of the *così perduti*, could have told strange tales of misery, despair, and ruined hopes. It was one of the saddest sights of London, many years ago, to see the poor outcast creatures, in every variety of "looped and ragged wretchedness," crouched together for warmth in those stone arbour on cold rainy nights, or shuffling off in the grey of the damp morning, chilled, pallid, and woe-begone. These covered recesses were built, according to Maitland, to accommodate the watchmen, twelve in number, who paraded the new bridge at night by twos and threes, for the safety of the passengers, both ends of the bridge being notorious as the rendezvous of footpads and other evil-doers. Our lively neighbours, however, on the other side of the Channel, always declared that they were erected for the purpose of preventing the lieges of our metropolis from indulging in the national mania for suicide.

THE TURCOS.

DURING the recent war in Italy, the renowned Zouaves were almost rivalled in daring exploits and desperate services by the Turcos. These warriors differ from the Zouaves by nationality and equipments. They are almost entirely natives of Africa, being, in fact, recruited from Arab tribes in Algeria. Very few of them understand much French, and their officers address them in Arabic when special orders are requisite. Their uniform is oriental, and very similar in shape to that of the Zouaves, but different in colour, being entirely sky-blue, adorned with yellow lace, and their turban is white. When first embodied, the Turcos numbered only two battalions, but in 1854 they were increased to three regiments, and received the official designation of "Tirailleurs Algériens." The popular name by which they are universally known is, however, "Turcos." Many French officers who have since attained eminent rank, have commanded these bronzed warriors. One of their first commanders was the present Marshal Bosquet—still traditionally remembered among them by a characteristic sobriquet.

In Italy, the Turcos were especially distinguished at Turbigo, where they fought with a savage enthusiasm, and a mixture of mad burning valour and phrenetic excitement, which forcibly reminded the spectators of their African nationality and Mahomedan creed. An eye-witness said that they leaped "like unchained lions" at the Austrian ranks, despising the close discharge of grape from the artillery, behind which the enemy, in superior force, were drawn up.

Our impression is, that his fearless valour is mainly attributable to an instinctive barbarian inclination for strife and slaughter, marvellously strengthened by a firm belief in the fatalism inculcated by the false religion he professes. And what would the Turco be without the restraints of discipline, and the energetic surveillance of his European officers



A French writer, speaking of the losses of Turco officers, has a remark concerning the only partially civilized warriors they led into action which is very striking:—"These names will resound in the valleys of the Atlas, and under the palms of the oases; they will be there perpetuated with the memory of Magenta, so that when instruction and the study of history shall have taught the tribes of these regions their past, when they recall that their ancestors have fought 2000 years ago in these same plains of Lombardy with Hannibal, for the empire of the world against the Romans, with Marius, for civilization against the barbarians of Germany, they can say that their actual generation has not degenerated under the French flag."

As a sort of reward for their conduct in Italy, the Turcos, at the conclusion of the war, were sent to sojourn at Paris for a season, instead of being at once remitted back to Algeria. They figured conspicuously in that magnificent triumphal entry of the "Army of Italy" into Paris, and naturally attracted much attention from all the spectators. "Their countenances, so dark yet so gay, their extraordinary vivacity, excited everywhere admiration and pleasure. Many of their officers, Mahomedans like them, and bearing the beautiful national costume peculiar to their race and their religion, also inspired interest, not only as being strange

and curious, but as a living testimony of the fusion and the equality established between France and her African colony."

The Parisians are essentially novelty-loving people, and the arrival of the Turcos was to them an exciting and piquant event. Being encamped in the vicinity of the capital, the Turcos had facilities to enter it almost daily, and, in turn, they were visited at their quarters by thousands of curious observers. The half-civilized, half-savage child of the desert, with the prestige of his terrible services fresh and undiminished, had only to show his bronzed visage in street or café to become instantly the "observed of all observers." It is said that the Turco permits himself to be an object of curiosity and of admiration with a tolerably good grace, but with a somewhat disdainful air; for he himself, albeit secretly astonished and amazed by all the marvels of European civilization and science surrounding him at Paris, does not permit his feelings to be so openly manifested. "The Arab is naturally haughty; although aware of his relative inferiority in point of civilization, he would not have it perceived by his own bearing, and therefore often conceals his curiosity under an affectation of indifference. Thus, for example," says a French writer, "in Africa, a mountain Arab, a half-savage, passed by the side of one of our military bands at the moment that it executed airs which ought to have stirred his warlike spirit; he did not stop, he did not appear to regard or listen; on the contrary, he passed proudly, in a tattered burnous, singing to himself a mountain air."

At Paris, the Turcos managed to make themselves understood by the help of the famous language, or rather jargon, called "Sabir," which is a singular mixture of French, Maltese, Italian, Spanish, and Arabian. The celebrated article of the Koran, forbidding Mahommedans to drink wine or intoxicants, is not very rigorously observed by them; and when a remark is made concerning this disobedience, the Turcos gravely reply, that they will soon leave Paris, and that, whilst they are there, they wish to enjoy a "fantasia," or whim.

Incurious as they affect to be, the Turcos go everywhere, and see all they are permitted to see. The Bourse, or Exchange, at Paris, is said to have astonished many of them very greatly; "but," says an eye-witness, "nothing has been more singular to see and to study, than the manner of the Turcos when visiting the Jardin de Plantes. Stopping before the Algerian lions, they contemplated with a most singular air those animals, the terror of the mountain and of the plain, which in their native country the Arabs are habituated only to see from afar, majestically at liberty, or terrible in the midst of the flock, choosing and carrying away the prey they wish to devour, or stretched along the earth during the heat of the day, enjoying their *siesta* under the shade of a bush. 'Not dead!' cried the Turcos, after a silent examination of some moments. 'He is not dead, and we are close to him!' and they appeared as though they could hardly believe their eyes. 'Macach bono!' (that one is good for nought) said a Turco, designating a young lion, bandy-legged as a terrier

dog, and which captivity had reduced to a miserable condition."

A droll story is related of a Turco. A large crowd assembled on the boulevard, near the Rue Richelieu, in consequence of a novel misunderstanding which had arisen between a "cocher" (coachman or driver) and a Turco. Cocher had, it appeared, driven Turco a long circuit in his carriage, and naturally enough required payment for the excursion. But this was a thing which Turco could not, or would not, understand at all. So Cocher bawled and declaimed, and Turco vociferated yet louder. "He invited me himself to ride in his voiture!" explained Turco, as well as he could, in the "Sabir" dialect; and it appeared to be the fact that Turco, having seen Cocher make a signal for a fare, readily construed it into a personal invitation to take a ride, and accepted it with great pleasure and eagerness. This explanation, however, was not satisfactory to Cocher, who would have consigned unfortunate Turco to the nearest police station, had not a generous passer-by paid the demand, and Turco stalked away, happy enough to escape from the dilemma without being deprived of his solitary tuft of hair at the top of his head, which the Turcos, like all others of their creed, wear in accordance with a well-known Mahommedan law or tradition.

In Algeria itself, the Turcos only wear their uniform when on actual service, or upon an expedition; and when free from active or immediate military service, they re-assume the burnous, and stalk about with naked legs and feet, like other natives. They are said to be very much attached to their French officers, who are, and always have been, picked men, thoroughly inclined to command, organize, and discipline the wild "fighting animals" intrusted to their care and government. "The officers are cherished by their soldiers, and discipline becomes easy between men united by the bond of danger. A Turco regards his colonel as a father. Speak to them of Marshal Bosquet, their oldest chief, and they never cease praising him. Speak to them of M. Laure, their last colonel, and you will make tears spring in their eyes."

SOME ACCOUNT OF THE BELL FAMILY.

WHATEVER may be the merits or defects of this family, the distinction certainly belongs to it of being very widely spread, and very well known, in every quarter of the globe. Members of it are found in all civilized countries: in cities, towns, and villages; in palaces and prisons; in churches, hotels, and all respectable dwellings; and on board of every ship that cuts the ocean wave. Like the human species generally, they vary in stature, bulk, and speech. There are dwarfs among them—puny little things, with tinkling voices; and there are also giants—huge corpulent fellows, twenty feet high, and forty or fifty round, speaking with tremendous tones, perfectly dinning to the ear, unless distance modifies the sound. Their employments are very multifarious. They minister in the service of religion; proclaim the march of time;

officiate merrily at marriages; act the part of mourners at funerals; announce the victory; sound the alarm of revolt; summon passengers to railway trains; declare the arrival of visitors; and often furiously express the impatience of masters and mistresses to their menials. The antiquity of the family cannot be precisely ascertained. But it long antedated the most ancient of our noble houses, and was in existence, making a noise in the world too, before Greeks or Romans were heard of, even in the days of old Assyria, and at the time when Israel was wandering in the desert. Some, indeed, have gravely referred its original paternity to the great artificer in brass and iron before the flood, Tubal Cain; and upon the same authority we have it, that Noah employed the first of the progeny while building the ark, to summon his ship-carpenters to their work.

Bells, to drop the metaphor, are first heard of in the book of Exodus. They were made of gold, and of course diminutive, as appears from their use, as well as the material, being appended to the blue vestment of the high priest, in which he was robed during the performance of religious ceremonies. In a similar way, they were attached to the royal costume among the ancient Persians. Bronze bells were found by Mr. Layard in a chamber of the palace of Nimroud, apparently intended for horse and chariot furniture; and upon the metal being analysed, it was found to contain one part of tin to ten parts of copper. It is curious to reflect that if the tin, as is probable, came from Phœnicia, it may have been exported from Britain, so that Cornish metal, perchance, jingled in the streets of Nineveh. Small bells of this kind, rung by hand, sounded in the markets, temples, and camps of the ancients; summoned guests to feasts, and preceded funeral processions. The Romans had them at their doors, with porters to respond to the call; the night-watch carried them to give the alarm when occasion required; and they were employed to announce the hour when the vast public baths were opened. Their flocks and teams likewise were "belled"—a usage which was recently almost universal both in our own country and on the continent, and still lingers. It is said to have been originally designed to keep off beasts of prey, and enable the owners to trace the animals when astray. It was useful, also, by night, when the roads were narrow, as it warned waggons of each other's approach, and put them on their guard against collision.

From a passage in "Macbeth," it may be inferred that in the sixteenth century something larger than the domestic hand-bell was in use at houses of the nobles, though even then, the horn hung outside the gate of many a country squire:—

"Go, bid thy mistress, when my drink is ready,
She strike upon the bell."

It was not till the present century that the simple practice of ringing a bell in a horizontal direction, by means of a crank and a piece of wire, became at all common, and that bell-hanging, in the same way, was introduced into the rooms of dwellings. But these are the pigmies of the race. Very dif-

ferent are church bells, with here and there a secular neighbour, ponderous and far-sounding, upon which the hours are struck.

"O, what a preacher is the time-worn tower,
Reading great sermons with its iron tongue!"

In ages of persecution, when the faithful worshipped in nooks and corners of cities, or in dens and caves of the earth, no sound invited them to the solemn meeting, lest it should betray their hiding-place to the foe. But as altered circumstances allowed of special buildings being erected for their accommodation, they were gradually provided with the bell's loud voice, summoning the prayerful to the house of God; and it is a probable idea that the towers of churches were suggested by it, with the view of carrying the sound more widely over hill and valley, moor and meadow. The practice rapidly spread after it arose, perhaps in Italy, in the fifth century. Bells were first used in English churches towards the close of the seventh century, but were adopted in Scotland in the sixth.

Some examples may be singled out from the list of those of great magnitude, ecclesiastical and secular, proceeding from the smaller to the larger. The youngest of the group, born in the past year, is the Victoria Bell, at the Leeds Town Hall, a magnificent building, which has recently tolled mournfully for Lord Macaulay and Mr. Baines. It is 6 feet 2 inches wide, 6 inches thick, and weighs exactly 4 tons 1 cwt. It is hung for ringing in full swing, and is the largest bell in England rung in that manner. No other tower, perhaps, would bear the operation with such a weight, though it is well known that the tone is then finer and less monotonous than from any stationary striking. It sounds the note B natural.

The great bell of St. Paul's, in the south tower, struck hourly by the hammer of the clock, is 9 feet wide, and weighs 5 tons 2 cwt. It bears the inscription, "Richard Phelps made me, 1716." The clapper weighs 180 lbs. It lies idle, except on the occasion of the death of a member of the royal family, a bishop of the diocese, a dean of the cathedral, or a lord mayor of London. The sound of the bell is overpowered, at a very moderate distance, by the din of the streets. It is said, by critical ears, to have no distinct note, but a double one compounded of A and a third above.

Tom of Lincoln, re-cast in 1835, considered a good bell, is an inch wider than St. Paul's, weighs 5 tons 8 cwt. and hangs in one of the solemn towers of the cathedral. His namesake, Tom of Oxford, in the gate-tower of Christchurch, is 6 feet 9 inches high, 7 feet 1 inch wide, weighs 7 tons 11 cwt., and every evening at nine tolls 101 times, in commemoration of the number of scholarships with which the college is endowed. This bell had originally a female name, Mary, in honour of the bloody queen, bestowed by Tresham, the vice-chancellor, at the commencement of her reign. "O, delicate and sweet harmony!" he exclaimed, when it first summoned him to mass; "O, beautiful Mary, how musically she sounds! how strangely she pleaseth my ear!" But the musical voice faltered, and upon the bell being re-cast, in 1680, its note became masculine. It is now as

inharmonious as can well be imagined, giving rise to the suspicion that Tom is somewhere cracked. The two "Toms" are said to have received that appellation from the circumstance of their giving out a sound which resembled the name.

Peter of York, in the minster, quite juvenile in age, having been cast in 1845, is 7 feet 2 inches in height, 8 feet 4 inches wide, and weighs 10 tons 15 cwt. Seventeen tons of metal were melted for it, and were run into the mould in seven minutes and a half. It took fourteen days in cooling before the clay mould was removed from it. The clapper, made at one of the Yorkshire foundries, weighs 4 cwt. and is beautifully worked in wrought iron. The oaken stock in which the bell is fixed, with its bolts, weighs 3 tons. It is said to require fifteen men to ring the bell. The total cost amounted to £2000, which was subscribed by the citizens of York. But, alas for civic liberality and ambition! the Great Peter, for a few years the monarch of our bells, is a notorious failure, and is almost disused.

Big Ben of Westminster, ensconced in the highest and stateliest clock-tower in the world, connected with the Houses of Parliament, weighs $13\frac{1}{2}$ tons, has a hammer of $7\frac{1}{2}$ cwt., and spoke for the first time during the last summer. This was a reproduction. The fate of the first of the name is by no means uncommon both in this country and abroad. Born in the picturesque village of Norton, near Stockton-upon-Tees, the bell had scarcely reached its destination, and uttered a few notes, when it cracked; and, as a hopelessly disabled horse is at once despatched, nothing remained but to deal summary destruction upon the metallic production. It was laid on one side in the corner of Palace Yard, and suffered execution by means of an iron ball, weighing 24 cwt., raised to the height of thirty feet, and then suffered to fall upon the victim. Two pieces, one of about a ton, and the other of about half a ton, like huge ribs, were struck out at the first blow; and incontinently, with a crazy bellow, poor Ben gave up the ghost. When finally reduced to fragments, they were carted away to Messrs. Mears's foundry, White-chapel, and the remains enter into the composition of the second bell. But this new production has similarly given way, to the sad discomfiture of Mr. John Bull, who will have to pay for a re-manufacture. We may repeat, therefore, by way of consolation, that such incidents are of frequent occurrence. The great bell of Notre Dame, at Paris, was cast three times in about six years, before a satisfactory result was obtained.

But the great bells of the world are in foreign countries. Thus, one at Vienna, cast in 1711, by order of the emperor Joseph, from the cannon left by the Turks when they raised the siege of the city, is 10 feet high, 31 feet round, has a clapper of 1100 lbs., and weighs 17 tons 14 cwt. Nankin in China has one weighing 22 tons, and Pekin one of 53 tons. Still, the grand examples are in Russia, where a taste for large metal castings is characteristic of the people, and has existed for ages. At Moscow, the bell in the tower of St. Ivan's church is 21 feet high, 54 feet round, and weighs 57 tons.

It has a clapper of 4200 lbs., which requires three men to sway it from side to side; for all the Russian bells are immovable, and only the clappers are swung to and fro. Its mighty voice, heard three times a-year, subdues the noise of the city, and seems like the rolling of distant thunder. But the king of bells, the largest in the world, is in the Kremlin, 21 feet high, 67 feet round, nearly 2 feet thick at the greatest, and has the enormous weight of 198 tons! It was cast by order of the empress Anne, in 1734, from the metal of a huge predecessor, but is now silent and fractured. According to tradition, it fell from the beam to which it was fixed, and was broken by the fall, while deeply buried in the ground by its own weight. In 1837 it was raised by the emperor Nicholas, placed on a low circular wall, and consecrated as a chapel, of which the bell itself is the dome.

The transition is easy and natural from bells to their founders and foundries. In the middle ages, the Meases and Warners of the present day were represented by monastic brotherhoods, lord-abbots, and occasionally bishops, while the casting was performed in the religious houses. The whole process was conducted with sacred rites. Psalms were chanted, prayers were said, and a blessing invoked, as the metal melted in the furnaces or was poured into the moulds. The product was formally baptized at the font, in the presence of godfathers and godmothers, and received a specific name, generally that of some saint to whom it was dedicated. A white robe was then thrown around it, as an emblem of innocence—a usage belonging to the Roman Catholic performance of the rite in the case of children. We condemn this piece of superstition as not more silly than profane. But equal reprehension is due to a practice not far remote from our own times—that of greeting the arrival of a new bell at church by setting it bottom upwards, pouring in a punch-like compound of rum and beer, and singing convivial songs. The profane superstition lingers; the indecent dedication has been entirely abandoned.

After bell-founding had become a secular calling, it was specially followed in this country, in Gloucestershire and Wiltshire, where the Rudals of Gloucester, the Wallises and Purdues of Salisbury, were master makers of renown, originating some of the most famous peals in the west of England. Through rather more than a century, ending in March, 1784, the Rudal family alone had executed the enormous number of 3594 bells. Their establishment came into the hands of the Messrs. Mears, who have also one upon an immense scale in London, and are said to have frequently thirty tons of molten metal in their furnace. Owing to the great multiplication of churches in recent times, the bell-founders have been subject to a constant and extraordinary demand for the article, "England's sweetest melody." Some founders seem to have been men of few words, however great their deeds, at least if we may judge of them by inscriptions on their handicraft, as, "Hope well," "Give alms," "Manners maketh man." Others, instead of attempting the moral vein, took special pains to commemorate themselves, as, "Michael

Darbie made me," "Henry Knight, of Reading, made me."

"Samuel Knight made this ring,
In Binstead steeple for to ding. 1605."

"Thomas Eyre and John Winslade did contrive
To cast from four bells this peal of five."

Not a few were content to flatter benefactors

"I'm given here to make a peal,
And sound the praise of Mary Neale."

"At proper times my voice I'll raise,
And sound to my subscribers' praise."

"All you of Bath that hear me sound,
Thank Lady Hopton's hundred pound."

Churchwardens, ambitious of having their names handed down to remote posterity, are sometimes gratified. The following execrable rhyme is on the tenor at St. Benet's, Cambridge:—

"John Draper made me in 1618, as plainly doth appeare;
This bell was broke and cast againe, wich tyme churchwardens were

Edward Dixon for the one whoe stode close to his tacklin,
And he that was his partner then was Alexander Tacklyn."

The most loquacious of the fraternity is in Glasgow Cathedral, speaking as follows:—"In the year of grace 1583, Marcus Knox, a merchant in Glasgow, zealous for the interests of the Reformed Religion, caused me to be fabricated in Holland for the use of his fellow citizens of Glasgow, and placed me with solemnity in the tower of their cathedral. My function was announced by the impress on my bosom—"Ye who hear me, come to learn of holy doctrine;" and I was taught to proclaim the hours of unheeded time. One hundred and ninety-five years had I sounded these awful warnings when I was broken by the hands of inconsiderate and unskilful men. In the year 1790, I was cast into the furnace, refounded at London, and returned to my sacred vocation. Reader, thou also shalt know a resurrection—may it be unto eternal life. Thomas Mears fecit, London, 1790."

Some years ago it was computed, but probably on doubtful data, that there are in England 50 peals of ten bells, 360 peals of eight bells, 500 peals of six bells, and 250 peals of five bells. The heaviest peal, that of Exeter Cathedral, is of ten bells. St. Saviour's, Southwark, and St. Leonard's, Shore-ditch, have fine peals of twelve bells. But eight bells, according to Mr. Gatty, which form the octave or diatonic scale, make the most perfect peal. He shows, by the following arrangement of numbers, how three bells can ring six changes; for every time a peal is rung round, a change can be made in the order of some one bell, thereby causing a change in the succession of the notes.

1	2	3
1	3	2
2	1	3
2	3	1
3	1	2
3	2	1

The changes increase enormously with the number of the bells. Thus, a peal of four will ring four times as many as three, or twenty-four; one of five, five times as many as four, or 120; and the progression advances at such a tremendous rate, that twelve bells will give 479,001,600 changes.

Southey calculated that these would take ninety-one years to ring, at the rate of two strokes to a second or ten rounds to a minute. "The changes upon fourteen bells," he remarked, "could not be rung through at the same rate in less than 16,575 years; and upon four-and-twenty bells they would require more than 117,000 billions of years. But bells are rung more than twice as quickly as Southey supposed, so that his estimates of time must be reduced more than one half. It is on record as a feat, that eight youths of Birmingham managed to get through 14,224 changes in eight hours and forty-five minutes, when they were too exhausted to proceed.

Belfries have a literature from which some curious extracts might be made, of ancient and modern date. In the church of North Parret, Somersetshire, there is suspended a code of laws in rhyme, to be observed by the ringers:—

"He that in ringing takes delight,
And to this place draws near,
These articles set in his sight
Must keep, if he rings here.

"The first he must observe with care;
Who comes within the door,
Must if he chance to curse or swear,
Pay sixpence to the poor.

"And whoso'er a noise does make,
Or idle story tells,
Must sixpence to the ringers take
For mending of the bells.

"He that his hat on's head does keep,
Within this sacred place,
Must pay his sixpence ere he sleep,
Or turn out with disgrace.

"If any one with spurs to's heels
Rings here at any time,
He must for breaking articles
Pay sixpence for his crime."

In spite of laws, rhythmical or otherwise, bell-ringers are a somewhat disorderly class, though not so much so now as formerly. Perhaps the public are to some extent answerable for this, by being thoughtlessly prodigal at marriages, births, and other joyous events; sometimes, in the last century rewarding their services handsomely on very discreditable occasions, such as the winning of a cock-fight. It was formerly the custom at Bath to ring a peal from the Abbey, on the arrival of visitors, of course with a gratuity in view. So says Anstey, in his "Bath Guide:—

"No city, dear mother, this city excels
In charming sweet sounds both of fiddles and bells.
I thought like a fool that they only would ring
For a wedding, a judge, or the birth of a king;
But I found 'twas for me that the good-natured people
Rang so hard that I thought they would pull down the steeple;
So I took out my purse, as I hate to be shabby,
And paid all the men when they came from the Abbey."

A bequest made at Bath, in 1813, is doubtless unique. Though joyous peals might proclaim the wedding of Thomas Nash, yet, in domestic life things were very far from going on with him "merry as a marriage bell." Hence he bequeathed £50 a year to the ringers of the Abbey Church, to which certain conditions were attached. On every 14th of May, "being the anniversary of my wedding day," they were to ring "on the whole peal of bells, with clappers muffled, various solemn and doleful changes;" and on the anniversary of his decease,

they were to ring "a grand bob major, and *many mirthful peals*, in joyful commemoration of my happy release from domestic tyranny and wretchedness."

It is easy to convert into language the notes of belfries. Thus, the twelve bells of Bow Church seemed to utter the twelve syllables to the poor runaway apprentice,—

"Turn again, Whittington, thrice Lord Mayor of London."

The songster says:—

"Hark! the bonny Christchurch bells,
One, two, three, four, five, six;
They sound so woundfully great, so wondrous sweet,
And they trowl so merrily, merrily."

"Hark! the first and second bell,
That every day at four
And ten, cries, 'Come, come, come, come, come to pray'rs';
And the verger troops before the dean."

But interpretations of this kind may be dangerous when the mind and heart are under prejudice. An old anecdote relates how a lady of high degree fell in love with her valet, and went to the priest to consult him on an occasion of so much interest. He told her to listen to the bells and be guided by them. She did so; and to her delighted ear they distinctly enunciated, "Marry your valet—marry your valet—marry your valet." But, alas! she had soon reason to repent of the step matrimonial, and again went to the priest, complaining of having been cruelly misled by the bells. "It is you," said he, "that have misunderstood them; go and listen again." This time they poured forth the strain in full chorus, with unmistakeable precision, "Don't marry your valet—don't marry your valet—don't marry your valet."

Grateful to the young is the sound of bells; and "many a tale their music tells" to the old, reviving the memory of by-gone days, of joyous or mournful incidents in the battle of life. There is an affecting tradition connected with the fine peal of Limerick Cathedral, originally brought from Italy. The bells were cast by a young native, and purchased by the prior of a convent. Proud of his work, the founder, having acquired a competency, established himself in the neighbourhood, and spent many years in the bosom of domestic happiness, daily hearing the chime of his beloved bells. But in a political convulsion the convent was razed to the ground, the bells were removed to another country, the Italian lost his all, and he became a fugitive. His hair whitened, and his heart withered; and after various wanderings, he resolved to seek the place to which the treasures of his memory had been finally borne. He sailed for Ireland, reached the Shannon, anchored in the pool of Limerick, and obtained a boat for the purpose of landing. The evening was so calm and beautiful as to remind him of his native skies, while the noble river was smooth as a mirror. Suddenly the bells tolled from the cathedral tower. He looked towards the city, crossed his arms on his breast, and lay back in his seat. Home, happiness, early recollections, friends and family, all were in the sound. When the rowers looked round, they beheld him with his face turned to the cathedral, but his eyes were closed. He was sleeping the sleep of death.

SINGULAR RECOVERY OF LOST PROPERTY.

THERE was, and still is, a highly respectable family in Cornwall to which I shall give the name of Robinson. They had property also in Devonshire, but their residence was in Cornwall. The father had two sons—William the eldest, Nicholas the younger—and two daughters. He settled his landed property upon William and his issue male—failing these, on Nicholas and his issue male—and then on the two daughters equally. William was to be the Squire, and Nicholas was placed with an eminent attorney at St. Austell as a clerk, and with some hope of being admitted into partnership ultimately. The five years of clerkship were drawing to an end in the summer of 1782. He had conducted himself well, was a respectable, intelligent young man, and his master—who was an old friend of the family—was much attached to him. The harmony between the two, and between Nicholas and his family, was broken by the discovery that he had become attached to a young woman at St. Austell—a milliner or a milliner's apprentice. It was the subject of much dispute and distress. The Robinsons set their faces decidedly against the marriage. The master interposed, told him that if he formed that connection he must not hope to form any with him, and finally succeeded in procuring something like a promise from him that he would break off the engagement. He would be of standing to be admitted as an attorney in November, 1782, and the family, glad to get him out of the way, he was sent to London in August, to the London agent of the Cornish family. There he stayed and wrote letters—unhappy letters—from time to time, to his friends, and among others to his old master. In November he was admitted attorney of the Courts of King's Bench and Common Pleas, and thenceforward he was no more seen or heard of by any member of his family, or by any former friend. All search failed. No trace of him could be made out. Even love died out in the young milliner's breast, and she married the master of a trading vessel. In the course of time old Mr. Robinson died. William succeeded to the property, never married, and died in May, 1802. I mentioned that there were two sisters; their names, I think, were Elizabeth and Mary Ann. At the time of William's death they were both married to very respectable clergymen in Devonshire. Twenty years had nearly elapsed since anything had been heard of Nicholas, who was now entitled to the property, if alive. They took possession, and for nearly twenty years more no claim whatever was made to disturb their enjoyment.

But early in 1783 a young man, whose look and manner were above his means and station, made his appearance as a stranger at Liverpool. He called himself "Nathaniel Richardson." (You will observe the initials.) He procured a carriage and a pair of horses, and plied in the streets as a hackney coachman. He was civil and sober, prudent and prosperous. His hackney coach, after a short time was converted into a diligence, which went to London, he horsing and driving it during certain stages

He married and had children. He gradually grew into a considerable proprietor, and bought and sold horses largely; until, having gone into Wales for the purpose of purchasing horses, in 1802, and returning in July of that year, he was drowned by an accident in the Mersey, just two months after the death, as you will remember, of William Robinson. And now, in 1821, it was said that this Nathaniel Richardson was Nicholas Robinson, and his eldest son it was who claimed the property. How was this identity to be made out, of Nicholas Robinson and Nathaniel Richardson? Nearly forty years had elapsed since any one had seen or heard of the former under that name. No witness could be produced who had seen the former in Cornwall, and the latter at Liverpool, and could say that they were the same person. Yet it was made out conclusively, and the case presented a remarkable instance of the evidential force of a vast number of small circumstances, all pointing to one conclusion, many of them of light weight taken by themselves, yet all, when added together, compelling the mind's assent to the proposition for which they were adduced. The Cornish witnesses and the Liverpool witnesses agreed in their description of the person—his height, colour of hair, eyes, general appearance and manner, some personal habits, such as biting his nails, fondness for horses and for driving—which made it probable that Nicholas would take up the line which Nathaniel was found to have adopted. The times were shown to agree; for the coachmaker of whom he had the first carriage was brought with his books to the trial, containing the entry of the purchase; and that Nathaniel was a stranger when he was first seen at Liverpool, was curiously proved by the circumstance that the waterman on the stand where he plied remembered his first appearance, and that he himself had mounted on the box, by his desire, to show him the way to the first place he was hired to drive to. He was proved to have mentioned to his wife that his father's name was William, and that he had a brother of the same name and two sisters. It was remembered in Cornwall that Elizabeth had been the favourite sister of Nicholas. Nathaniel called his first daughter by that name, and she dying, he called the second by the same name; a third he called "Mary Ann." That he had made no claim on the property at his brother's death was sufficiently explained by his own death following so soon after, and that for some time previously he had been wandering in North Wales, from fair to fair and place to place, purchasing horses, and was very unlikely to have seen any newspaper recording a death in Cornwall. But all doubt was removed by another remarkable circumstance. Nathaniel's widow married again. Her furniture and effects of every kind were taken to her second husband's house. Among the articles was an old trunk, which he had always preserved with care, and which she had never seen opened. It chanced that curiosity was one day excited, and on opening it a number of papers and letters and books of account were found. But for the most part they referred to a person of whom they had never heard, not "Nathaniel Richardson," but "Nicholas Robinson." Among the papers were the two admissions of Nicholas Robin-

son, as attorney in the Court of Queen's Bench and Common Pleas. There were also letters to him from persons in Cornwall. On the trial, his old master and other Cornish contemporaries proved the admitted handwriting of Richardson to be the handwriting of Robinson. And so the property was recovered.—*Rt. Hon. J. T. Coleridge.*

A NIGHT STORM AT THE SEA-SIDE.

SISTER! hark, hark! The storm is arising;
Chill darkness creeps on;
Hear the wind's low moan,
The slumbering waves to unrest enticing.

Now dirge-like they roll on the rugged shore;
And the wild winds sweep
O'er the foaming deep,
Tumultuous all that was calm before.

Hark again! 'Tis only the sea-gull's screams;
The moon 'neath the shroud
Of a thunder-cloud
Hides her face, and the land with terror teems.

Another dread sound! Ah! a minute gun!
Hush! They fire again!
(Let it not be in vain!)
O'er the dark troubled sky see the lightning run.

I cannot gaze more on a sight so appalling;
Those flashes of light,
On this Stygian night,
Seem arrows of heaven around us falling.

Bid me not sleep while the dread thick'ning sound,
That ship's tireless fire,
'Mid this tempest dire,
In rapid succession booms o'er the cold ground.

Oh, thou Eternal One! bid the storm cease;
Heed thou our prayer,
Make all thy care,
Check the wild winds and waves—lull them to peace.

Thy voice may all own in the thunder's deep roar;
Hold the lightning back,
O'er the wat'ry track,
Guide the poor mariner safely to shore!

* * * * *
List! the distressful gun-fires die away;
The thunder-cloud's past,
A calm light at last
Shines; 'tis the harbinger of the young day.

The rain trickles softly through the green trees;
The torrent's fierce roar
Is heard now no more;
And the wild winds have soften'd to musical breeze.

The song of the lark heralds in the glad morn;
Venus shines brightly,
Dew-drops fall lightly,
And from the east gleams the first streak of the dawn.

Once again, sister, look! where the tempest hath been;
How calm and how fair
The sun's shining there;
All Nature reposes in beauty serene.

The mariners' sorrows and dangers are o'er;
Oh! let us all raise
Hearts, voices, to praise
Him who our safety and peace did restore!

The elements all obey His sov'reign power;
We too would be still,
And yield to His will,
That so He may bless us in life's darkest hour.

VARIETIES.



MAP OF SAVOY AND NICE.

THE FIRST SIR ROBERT PEEL, AND CROMPTON, THE INVENTOR OF THE SPINNING MULE MACHINE.—When Crompton found that he could no longer preserve his secret, he went to Mr. Pilkington, and consulted him what he should do. Mr. Pilkington was permitted in confidence to see the machine, and it is clear from the nature of the agreement that others than he must have been permitted to do so likewise—probably at Mr. Pilkington's request, to enable him to advise. Among them was Robert Peel, the father of the eminent statesman, who brought with him two mechanics, who knelt down, examined, and measured the machine, and mastered its construction. Peel, and the firm to which he belonged, (then in the height of its prosperity) subscribed *one guinea collectively*; and when Sir Robert took away the plans of the machine, he offered Crompton sixpence a piece for the two workmen's examination and measurements. As soon as Peel and his mechanics had mastered the construction, he made mules in his own factory, and entered into competition with the inventor; and Crompton said afterwards, indignantly, to Mr. Ashworth: "If Peel, or any of his men, had taken away a rail or any portion of my machine it would have been a theft; and I cannot but feel that Peel, when he thus came with his workmen and carried away the product of my brain, was a thief too."—*Athenaeum*.

SNUFF-BOXES.—There is one phase of the snuff-box trade that is not generally known. We allude to the presentations made by sovereigns to the diplomatic gentry. The regular gift was a box, with a portrait of the august donor surrounded by diamonds. The order used to be forwarded from Buckingham or Carlton House to Rundell and Bridge, to supply such a souvenir. The goldsmiths forwarded one accordingly, which the king or prince graciously placed in the hands of the recipient. The latter, on withdrawing from "the presence," bade his coachman drive to Ludgate Hill, where he placed the same box in the hands of the makers, who gave him for the pretty but not much-coveted ware, a modest but acceptable sum. The box did duty again at the next presentation, was charged for as a new one, and again found its way back to, and was bought by, the makers. The process was an understood thing, and, nobody complaining, everybody was satisfied with the transaction.—*Fairholt on Tobacco*.

ENGLISH INDIVIDUALITY AND AMERICAN GREGARIOUSNESS.—The English are to be distinguished from the Americans by greater independence of personal habits. Not only the institutions, but the physical condition of our own country, has a tendency to reduce us all to the same level of usages. The steam-boats, the over-grown taverns, the speculative character of the enterprises, and the consequent disposition to do all things in common, aid the tendency of the system in bringing about such a result. In England a man dines by himself in a room filled with other hermits; he eats at his leisure; drinks his wine in silence; reads the paper by the hour; and in all things encourages his individuality, and insists on his particular humours. The American is compelled to submit to a common rule; he eats when others eat; sleeps when others sleep; and he is lucky indeed if he can read a paper in a tavern without having a stranger looking over each shoulder.—"*Gleanings in Europe*," by J. Fenimore Cooper.

OLIVER GOLDSMITH'S POEMS.—In the morning I took a charming walk upon the cliffs (at Cromer) with Goldsmith in my hand. The cliffs in general are not higher, perhaps, than seventy or eighty feet, but there is one about two miles from Cromer which is fully three hundred feet. This I ascended, and enjoyed one of the most charming sea-prospects I ever remember. The day was beautiful beyond expression, the coast covered almost with ships of every size, the waves gently heaving and murmuring around, and all nature seemed to harmonize in one song of joy and praise. Oh! that our hearts might be filled with love and admiration at the glory and grace of God. Oh! that we may be led by the faint glimpses of majesty and mercy which appear on the face of nature, to the full effulgence of both as they shine in the face of Jesus Christ. I met with some sweet lines of Goldsmith's, on the vanity of worldly pleasures, which I will give you; not as bearing at all on what I happen to be writing about, but as having occurred to me on the day which I am describing:—

"To me more dear, congenial to my heart,
One native charm, than all the gloss of art;
Spontaneous joys, where nature has its play,
The soul adopts, and owns their first-born sway;
Lightly they frolic o'er the vacant mind,
Uneasy'd, unmolested, unconfin'd,
But the long pomp, the midnight masquerade,
With all the freaks of wanton wealth array'd,
In these, ere triflers half their wish obtain,
The toiling pleasure sickens into pain:
And e'en while fashion's brightest arts decoy,
The heart distrustful asks, if this be joy!"

The lines I have marked are particularly beautiful, and the last is one of the most affecting I ever read.—*Life of Bishop Wilson, of Calcutta*.